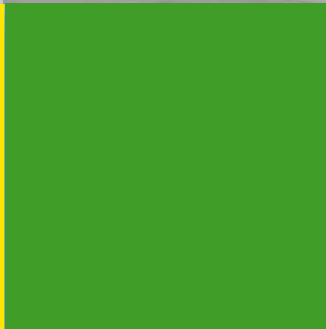
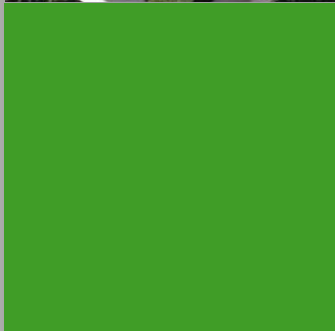


CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Loan and Grant PROGRAM DIRECTORY



April 2005



Preserving and expanding safe and affordable
housing opportunities for *all* Californians



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Department of Housing and Community Development



State of California

Arnold Schwarzenegger, Governor
Sunne Wright McPeak, Secretary,
Business, Transportation and Housing
Lucetta Dunn, Director, HCD



State of California
ARNOLD SCHWARZENEGGER, Governor

Business, Transportation & Housing Agency
SUNNE WRIGHT McPEAK, Secretary

Loan and Grant Program Directory



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April 2005



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Introduction: \$2.1 Billion for Housing

First, a word about changes in this edition of the Loan and Grant Program Directory.

For several HCD programs, all allocated funds have recently been awarded, and the programs have become dormant. These include:

- Code Enforcement Grant Program
- Downtown Rebound Capital Improvement Program
- Downtown Rebound Planning Grants Program
- Exterior Accessibility Grants for Renters (EAGR)
- Jobs-Housing Balance Incentive Grants
- Local Housing Trust Fund Matching Grant Program (LHTF)
- Preservation Interim Repositioning Program (PIRP)

These programs therefore no longer appear in this Directory, but you can still find information and contact numbers for them on HCD's website, at <http://www.hcd.ca.gov/ca/>, or by calling HCD's Financial Assistance Division at (916) 322-1560. Information regarding the Code Enforcement Grant Program is located on another webpage, <http://www.hcd.ca.gov/codes>, or can be obtained by calling HCD's Division of Codes and Standards at (916) 445-9471.

One new program appears in this edition of the Directory: the Enterprise Zone (EZ) program, which was transferred to HCD from the former Technology, Trade and Commerce Agency on January 1, 2004. This program is financed through state income tax credits, and its administration is paid for by fees.

* * *

For Californians, housing shortages and high rents and home prices have continued into the 21st century, well after the end of the economic boom of the 1990s. Low mortgage interest rates have helped homebuying, but prices have continued upward, and middle and lower income households still have a hard time finding and affording housing in California's cities.

The state's housing problems have kindled broad public support for solutions. As one response, the Legislature and Governor Davis enacted Senate Bill SB 1227 (Senator Burton; Chapter 26 of 2002), which put Proposition 46 on the November 5, 2002 statewide ballot, asking voters to approve \$2.1 billion in state General Obligation bonds for a variety of new housing investments.

Proposition 46 passed by a substantial margin, giving HCD and the California Housing Finance Agency (CalHFA) the challenge and the opportunity to turn the \$2.1 billion into loans and grants to build and improve housing throughout the state.

Proposition 46 allocated \$2.1 billion in bond funds as follows:

Multifamily Housing (\$1.11 billion):

Allocation	Purpose	Agency and Program
\$800 million	Low-interest loans to assist the new construction, rehabilitation and preservation of rental housing for lower income households	Department of Housing and Community Development (HCD) / Multifamily Housing Program (MHP)
\$195 million	Low-interest loans for supportive rental housing projects with health and social services for low-income renters	HCD / MHP
\$45 million	Low-interest loans to maintain affordability of existing subsidized units where subsidy agreements are expiring	California Housing Finance Agency (CalHFA) Preservation Opportunity Program
\$25 million	Matching grants to local governments and nonprofits to capitalize housing trust funds to support local housing programs	HCD / Local Housing Trust Fund Matching Grant Program
\$20 million	Low-interest loans to build facilities for health and social services connected with rental housing projects funded by MHP	HCD / MHP
\$15 million	Low-interest loans for rental housing near universities that reserves units for low-income students	HCD / MHP
\$5 million	Grants to local governments and nonprofits to modify rental housing to accommodate low-income renters with disabilities	HCD / Exterior Accessibility Grants for Renters (EAGR)
\$5 million	Low-interest loans to maintain affordability of existing subsidized units where subsidy agreements are expiring	HCD Preservation Interim Repositioning Program (PIRP)

Homeless Shelters (\$195 million):

Allocation	Purpose	Agency and Program
\$195 million	Grants to local governments and nonprofits to develop homeless shelter facilities	HCD / Emergency Housing and Assistance Program Capital Development (EHAPCD)

Homeownership (\$490 million):

Allocation	Purpose	Agency and Program
\$117.5 million	Deferred payment low-interest downpayment assistance loans to first-time low- and moderate-income homebuyers for up to 3 percent of home purchase price	CalHFA
\$115 million	Low-interest loans and grants to local public agencies and nonprofits to fund local homeownership programs and housing developments	HCD / CalHome
\$85 million	Insurance for home mortgages	CalHFA
\$75 million	Grants to local governments to assist homebuyers in new single-family housing developments that benefit from cost-saving streamlining of local development standards	HCD / Building Equity and Growth in Neighborhoods Program (BEGIN)
\$50 million	Downpayment assistance grants for buyers of new homes, to offset school facility fees	CalHFA
\$25 million	Downpayment assistance to eligible teachers, administrators and school staff members	CalHFA
\$12.5 million	Downpayment assistance to low-income first-time homebuyers in targeted revitalization areas	CalHFA
\$10 million	Grants to local governments and nonprofits to provide technical assistance to low- and moderate-income self-help owner-builders	HCD / California Self-Help Housing Program (CSHHP)

Farmworker Housing (\$200 million):

Allocation	Purpose	Agency and Program
\$155 million	To fund existing loan and grant programs for rental and ownership housing for farmworkers	HCD / Joe Serna, Jr. Farmworker Housing Grant Program (Serna)
\$25 million	Low-interest loans and grants for rental housing for migratory farmworkers	HCD / Serna
\$20 million	Low-interest loans and grants for farmworker housing linked with health services	HCD / Serna

Other Programs (\$105 million):

Allocation	Purpose	Agency and Program
\$100 million	Grants to cities and counties that increase their issuance of residential building permits	HCD / Jobs-Housing Balance Incentive Grants Program; Workforce Housing Reward Program
\$5 million	Grants to cities and counties for capital costs for local building code enforcement agencies	HCD / Code Enforcement Grant Program

HCD and CalHFA took immediate steps to begin investing this money in housing. Before the end of January 2003, Notices of Funding Availability (NOFAs) were published by several HCD programs, offering a total of more than \$180 million in loans and grants. CalHFA issued bulletins offering another \$59 million. By January 1, 2005, HCD had awarded over \$667 million in Proposition 46 funds.

HCD expects to complete the investment of its allocation of bond funds (\$1.765 billion including administrative costs) by mid-2007. These funds are expected to assist the development or preservation of over 130,000 units of affordable housing, and leverage additional funds for these projects totaling from \$13 billion to \$15 billion.

To find out more about these funding opportunities, see contact information in the HCD program descriptions in this Directory, or the Funds Available Listed By Program on the HCD website at <http://www.hcd.ca.gov/ca/>. To find out more about the CalHFA programs listed, call (916) 324-8088 (or (916) 327-3022 for the Preservation Opportunity Program), or see the CalHFA website at <http://www.calhfa.ca.gov/>.

How We Award Loans and Grants

The mission of the Department of Housing and Community Development (HCD) is to provide leadership, policies and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians.

To accomplish this, HCD awards loans and grants to hundreds of cities, counties, and private nonprofit and for-profit housing developers and service providers every year. This money supports the construction, acquisition, rehabilitation and preservation of affordable housing, child care facilities, shelters for the homeless, public infrastructure and facilities, and jobs for lower income workers. (Please note, however, that with rare exceptions, our programs cannot make loans or grants directly to individuals.)

The Department's loan and grant programs typically announce the availability of program funds by issuing a formal Notice of Funding Availability (NOFA) or a Request for Proposals (RFP), that is posted on our website and noticed or sent by mail to cities, counties, developers and other interested parties. The NOFA describes the program that is offering the money, gives the amount available, describes the eligible uses of the money and other rules and relevant information, tells who can apply and how, and may give an application deadline date if the process is competitive.

Our NOFAs and RFPs make dollars available in one of two ways: (1) over-the-counter (OTC), or (2) on a competitive basis. Over-the-Counter means that applications will be accepted at any time, evaluated, and funds awarded to qualified applicants one at a time, on a first come, first served basis, until the available funds have been committed. Projects are evaluated using the program's threshold criteria, and those that meet all the minimums are usually funded. The criteria may reside in the program regulations, in guidelines, or in the NOFA itself.

In a competitive funding process, the NOFA or RFP includes an application deadline date. Applications are collected and held until the deadline passes, and then reviewed and compared in an intensive rating and ranking process that is designed to be as fair and objective as possible. Each application is rated for completeness and given point scores for program criteria such as the sponsor's experience and other qualifications, readiness of the project to proceed, responsiveness to local needs, degree of affordability to the targeted beneficiaries, amount of nonprogram funds leveraged, geographical distribution, etc. Then the projects are ranked according to their total point scores, and usually funded from the top of the list down until all available funds are committed.

Before final decisions are made, many staff recommendations for awards or disapprovals are reviewed by the Local Assistance Loan and Grant Committee, an appointed panel of outside developers, lenders and public officials that meets periodically to advise the Director on loan and grant decisions. The Committee's review is required by law for some but not all programs. It typically reviews awards for individual projects, but not for programs such as Community Development Block Grant-funded city or county housing rehabilitation programs. The Committee adds a valuable additional perspective on the technical and policy issues of the proposals it reviews.

Award decisions are announced in letters from the Director or a deputy director to the applicants, recipients, media, local legislators and other interested parties. Contracts for disbursement of the awarded funds are developed and executed, and the disbursement of funds commences according to the contract when the project begins.

Through this process HCD helps California's cities, counties and private housing developers to build, rehabilitate and preserve affordable housing, and provide other housing-related services, to meet our growing needs. For details on upcoming funding opportunities, use the contact phone numbers in the program descriptions in this Directory, or visit our Funds Available Calendar at <http://www.hcd.ca.gov/ca/fac.html>.



Building Equity and Growth in Neighborhoods Program (BEGIN)

Purpose

Reduce local regulatory barriers to affordable ownership housing, and provide downpayment assistance loans to qualifying first-time low- and moderate-income buyers of homes in BEGIN projects.

Assistance Type

Grants to cities, counties, or cities and counties to make deferred-payment second mortgage loans to qualified buyers of new homes, including manufactured homes on permanent foundations, in projects with affordability enhanced by local regulatory incentives or barrier reductions.

Terms

Grants to cities, counties, and cities and counties.

Loans by grant recipients at simple interest to qualifying homebuyers, not to exceed 20 percent of home sales price or \$30,000, whichever is less. Note: the HCD BEGIN program does not loan directly to individuals.

Eligible Activities

Second mortgage loans for downpayment assistance to low- or moderate-income first-time homebuyers. Eligible homes must be newly constructed in projects facilitated by local regulatory incentives or barrier reductions, and may include manufactured homes.

Eligible Applicants

Cities, counties, and cities and counties.

Application Procedure

Applications will be invited through the issuance of Notices of Funding Availability (NOFAs).

Contact

(916) 327-3646



CalHome Program

Purpose

Enable low and very-low income households to become or remain homeowners.

Assistance Type

Grants to local public agencies and nonprofit developers to assist individual households with deferred-payment loans; direct, forgivable loans to assist development projects involving multiple ownership units, including single-family subdivisions. Note: CalHome does not loan directly to individuals.

Terms

Grants to local public agencies or nonprofit corporations for first-time homebuyer downpayment assistance, home rehabilitation, including manufactured homes not on permanent foundations, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help homeownership. All funds to individual homeowners will be in the form of loans.

Loans for real property acquisition, site development, predevelopment, construction period expenses of homeownership development projects, or permanent financing for mutual housing and cooperative developments. Project loans to developers may be forgiven as developers make deferred-payment loans to individual homeowners.

Assistance to individual households will be in the form of deferred-payment loans, payable on sale or transfer of the homes, or when they cease to be owner-occupied, or at maturity.

Eligible Activities

Predevelopment, site development and site acquisition for development projects. Rehabilitation, and acquisition and rehabilitation, of site-built housing, and rehabilitation, repair and replacement of manufactured homes. Downpayment assistance, mortgage financing, homebuyer counseling, and technical assistance for self-help projects.

Eligible Applicants

Local public agencies and nonprofit corporations

Application Procedure

Applications will be invited through the issuance of Notices of Funding Availability (NOFAs).

Contact

(916) 327-3646



CalHome Self-Help Technical Assistance Allocation (CHSHTAA)

Purpose Fund programs that assist low and moderate income families to build their homes with their own labor.

Assistance Type Grants are made to sponsor organizations that provide technical assistance for participating families.

Terms Grants for technical assistance program operations. (In the past, this program also made mortgage loans to owner-builders. This is why a loan service phone number is given in the Loan and Grant Monitoring and Management section of this directory.)

Eligible Activities Training and supervision of low and moderate-income self-help homebuilders.

Eligible Applicants Local government agencies and non-profit corporations.

Application Procedure Applications are invited by Notices of Funding Availability (NOFAs) as funds become available. Projects are evaluated, ranked and funded according to criteria in the NOFA.

Contact (916) 327-3646



California Indian Assistance Program (CIAP)

Purpose

Assist California Indian tribal governments to obtain and manage state and federal funds for housing, infrastructure, community and economic development projects, and governance enhancement.

Assistance Type

CIAP staff provides technical assistance, including grant writing, to obtain funds from other agencies.

Terms

Technical assistance is provided on request at no cost to recipients, on a first come, first served basis.

Eligible Activities

Consultant and grant writing services to California Indian tribes for preparation of grant applications for housing rehabilitation, housing construction, economic development, community facility development, cultural enhancement, environmental protection, governmental capacity building, etc. Fund sources include U.S. Department of Housing and Urban Development (HUD) Indian programs, State Community Development Block Grant programs, Bureau of Indian Affairs (BIA), Indian Health Service, the U.S. Department of Health and Human Services Administration for Native Americans programs, and the Economic Development Administration (EDA).

Eligible Applicants

Tribal governments and California Indian communities.

Application Procedure

Technical assistance can be requested by contacting the California Indian Assistance Program at 1800 3rd Street, Room 365, Sacramento, CA, 95814.

Contact

(916) 263-0465



Emergency Housing and Assistance Program Capital Development (EHAPCD)

Purpose

Fund capital development activities for emergency shelters, transitional housing and safe havens that provide shelter and supportive services for homeless individuals and families.

Assistance Type

Deferred payment loans at 3 percent simple interest, forgiven when loan term is complete. Term ranges from 5 to 10 years based on the development activity.

Terms

Eighty percent of the total allocation is available to urban counties, and twenty percent to non-urban counties.

Eligible Activities

Acquiring, constructing, converting, expanding or rehabilitating emergency shelter or transitional housing sites, major equipment purchase, and administration of the award (limited to 5 percent).

Eligible Applicants

Local government agencies and nonprofit corporations that shelter the homeless on an emergency or transitional basis, and provide support services.

Application Procedure

When funds are available, applications are invited through issuance of Notices of Funding Availability (NOFAs). In some counties, Designated Local Boards (DLBs) develop local capital development priorities and advise HCD on the relative merits of applications in their counties. Applications are rated and ranked competitively when the demand for funds exceeds the annual allocation. HCD enters into Standard Agreements with the sponsors of successful applications.

Contact

(916) 445-0845 or homeless@hcd.ca.gov.



Emergency Housing and Assistance Program Operating Facility Grants (EHAP)

Purpose

Provide operating facility grants for emergency shelters, transitional housing projects, and supportive services for homeless individuals and families.

Assistance Type

Grants.

Terms

Each county receives a formula grant allocation. Twenty percent of the total allocation is available to non-urban counties, and eighty percent to urban counties.

**Eligible
Activities**

Providing direct client housing, including facility operations and administration, residential rent assistance, leasing or renting rooms for provision of temporary shelter, capital development activities of up to \$20,000 per site, and administration of the award (limited to 5 percent).

**Eligible
Applicants**

Local government agencies and nonprofit corporations that shelter the homeless on an emergency or transitional basis, and provide support services.

**Application
Procedure**

Applications are invited through Notices of Funding Availability (NOFAs). In some counties, Designated Local Boards (DLBs) develop local strategies to allocate EHAP funding, and rate and recommend applications. Where no DLB exists, applications are submitted directly to HCD/EHAP. Contact EHAP staff to determine where applications should be sent.

Contact

(916) 445-0845, or email homeless@hcd.ca.gov.



Enterprise Zone Program (EZ)

Purpose

Stimulate business investment and job creation for disadvantaged individuals in state-designated economically distressed areas of California.

Assistance Type

A wide range of state and local incentives designed to help businesses succeed and expand. State income tax-based incentives include:

Hiring credits of \$30,000 or more for each qualified employee hired over a five-year period;

Sales tax credits on purchases of up to \$20 million per year worth of qualified machinery and parts;

Up to 100% net operating loss deduction and 15-year carryforward;

Up-front expensing of certain depreciable property; and

Net interest deductions for lenders to zone businesses.

Terms

Zones are in effect for 15 years from date of designation.

Eligible Activities

Incentives support the location, expansion and retention of businesses within a designated zone. Eligible business activities include capital investment, lending, hiring and job retention. Zones include 42 enterprise zones (EZs), one Targeted Tax Area (TTA), two Manufacturing Enhancement Areas (MEAs), and eight Local Agency Military Base Reuse Areas (LAMBRAs).

Eligible Applicants

Companies must be located or doing business within a designated zone to be eligible for incentives. Communities eligible for zone designation must exceed threshold criteria that demonstrate economic distress.

Application Procedure

To claim incentives, businesses work through local zone managers or utilize state income tax forms. To receive zone designation, eligible communities apply to HCD during open application rounds.

Contact

Bob Switzer, EZ Manager, (916) 324-3785

Frank Luera, EZ Program Auditor, (916) 323-7258

Michelle Adams, EZ Representative, (916) 327-0579

Dinorah Hall, EZ Representative, (916) 322-1130

Patrick McGuire, EZ Representative, (916) 445-4191

Michaela Turner-Stroud, EZ Representative, (916) 324-2285

www.hcd.ca.gov/ca/cdbg/ez



Federal Emergency Shelter Grant Program (FESG)

Purpose Fund emergency shelters, services and transitional housing for homeless individuals and families.

Assistance Type Grants

Terms HCD distributes federal Emergency Shelter Grant (ESG) funds to shelter providers.

Eligible Activities Shelter maintenance, operating costs, rent and essential services such as transportation, legal aid and counseling, to accelerate transition to independent living. Minor facility conversion and rehabilitation are allowed.

Eligible Applicants Local government agencies and nonprofit organizations in small communities that do not receive ESG funds directly from the U.S. Department of Housing and Urban Development (HUD). Local nonprofit shelter and service organizations may also receive funds as service providers working in cooperation with local government agency applicants.

Application Procedure When HUD allocates funds to the state, applications are invited through issuance of Notices of Funding Availability (NOFAs).

Contact (916) 445-0845 or e-mail homeless@hcd.ca.gov.



HOME Investment Partnerships Program (HOME)

Purpose

Assist cities, counties and nonprofit community housing development organizations (CHDOs) to create and retain affordable housing.

Assistance Type

Grants to cities and counties; low-interest loans to state-certified CHDOs operating in state-eligible jurisdictions.

Terms

A 25 percent match is required, unless waived. Maximum grants are:

- \$3.5 million for rental projects that do not propose using 9% Low Income Housing Tax Credits;
- \$1 million for rental projects that propose using 9% tax credits;
- \$1 million for home ownership projects;
- \$1 million for all multi-project programs funding rental projects;
- \$600,000 for all other multi-project programs, or \$1 million if the grant includes an “In-fill New Construction Activity;” or
- \$200,000 for the American Dream Downpayment Initiative.

At least 50 percent of funds will be awarded to rural applicants. Most assistance is in the form of loans by city or county recipients to project developers, to be repaid to local HOME accounts for reuse.

Rental developments are subject to the Uniform Multifamily Regulations (UMRs), Title 25, sections 8300-8316.

At least 15 percent of total state HOME funds is set aside for CHDOs.

Eligible Activities

Rehabilitation, new construction, and acquisition and rehabilitation of single-family and multifamily housing projects, and predevelopment loans by CHDOs. All activities must benefit lower-income renters or owners.

Eligible Applicants

Cities and counties that do not receive HOME funds directly from the U.S. Department of Housing and Urban Development (HUD), and current state-certified CHDOs proposing activities in these communities.

Application Procedure

Applications are invited through issuance of Notices of Funding Availability (NOFAs).

Contact

(916) 322-0356 or home@hcd.ca.gov.



Housing Assistance Program (HAP)

Purpose

Administer the federal Section 8 program in 12 rural counties without housing authorities, to provide rental assistance payments to extremely-low and very-low-income households.

The counties administered by HCD are: Alpine, Amador, Calaveras, Colusa, Glenn, Inyo, Modoc, Mono, Sierra, Siskiyou, Trinity and Tuolumne.

Assistance Type

Monthly rent assistance payments and homeownership assistance

Terms

HCD receives an allocation of Section 8 rental assistance funds from the federal Department of Housing and Urban Development (HUD), and contracts with nonprofit organizations to administer the Section 8 Housing Choice Voucher program at the county level.

Very-low income means not over 50 percent of area median income, adjusted for family size. Extremely-low income means not over 30 percent of area median income, adjusted for family size.

Eligible Activities

Monthly rental assistance payments to rental property owners/landlords on behalf of qualified tenants.

Eligible Applicants

Income-eligible families and individuals.

Application Procedure

Eligible families and individuals apply to local contracted sponsors for rental assistance when the contractors' waiting lists are open. Applications may be suspended in a county when the anticipated wait for assistance exceeds one year.

Contact

(916) 324-7696



Joe Serna, Jr. Farmworker Housing Grant Program (Serna)

Purpose

Finance the new construction, rehabilitation and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower-income households.

Assistance Type

Grants or loans or both, to assist the development or rehabilitation of various types of housing projects for agricultural worker households. A match of at least 100 percent is required for the primary program.

Terms

Homeowner Grants for rehabilitation or new home construction: Lien restrictions are required for 20 years. If the unit is sold to a non-farmworker buyer before completing the tenth year, the grant amount must be repaid under most circumstances. Between the 10th and 20th anniversaries, the grant is forgiven at a rate of 10 percent per completed year. It is fully forgiven after completing 20 years.

Rental Construction Grants or Loans: Lien restrictions for assisted units are required for 40 years. If assisted units are sold for other than farmworker housing before the 40th year, under most circumstances the grant must be repaid. Loans may be made only in conjunction with low-income tax credit financing.

Rental Rehabilitation Grants or Loans: Lien restrictions for assisted units are required for 20 years. If assisted units are sold for other than farmworker housing before the 20th year, the grant must usually be repaid. Loans may be made only in conjunction with low-income tax credit financing.

Eligible Activities

Activities incurring costs in the development of homeowner or rental housing for agricultural workers, including land acquisition, site development, construction, rehabilitation, design services, operating and replacement reserves, repayment of predevelopment loans, provision of access for the elderly or disabled, relocation, homeowner counseling, and other reasonable and necessary costs.

**Special
Programs**

Proposition 46, passed by the voters in November 2002, allocated \$200 million to the Serna program to finance the construction and rehabilitation of housing for farmworkers and their families. This appropriation included two special allocations:

\$25 million of the \$200 million was set aside to fund projects targeted for migratory agricultural workers. A NOFA was issued in February, 2003.

\$20 million was set aside to fund projects that also provide health services to the residents. A NOFA was issued in November, 2003.

**Eligible
Applicants**

Local government agencies, nonprofit corporations, cooperative housing corporations, limited partnerships where all the general partners are nonprofit mutual or public benefit corporations, and federally recognized Indian tribes. Eligible beneficiaries of grants or loans are households with at least one member who derives, or prior to retirement or disability derived, a substantial portion of their income from agricultural employment.

**Application
Procedure**

Applications are invited by issuance of a Request for Proposals (RFP) or Notice of Funding Availability (NOFA), and are either received and reviewed on a continuous basis, or rated and ranked on a competitive basis as set forth in the RFP or NOFA.

Contact

Homeownership: (916) 327-3646
Rental and migrant housing: (916) 445-6508



Mobilehome Park Resident Ownership Program (MPROP)

Purpose

Finance the preservation of affordable mobilehome parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.

Assistance Type

Loans.

Terms

Short-term conversion loans at three percent simple annual interest for up to three years to enable a resident organization, nonprofit sponsor or local public agency to purchase a mobilehome park.

Long-term blanket loans at three percent simple annual interest for up to 30 years for long-term financing of a park purchase, or for a resident organization, nonprofit or local public agency that has purchased a park to help low-income residents finance the purchase of shares or spaces in the park. Payments of conversion and blanket loans can be deferred or adjusted if necessary to make the purchase feasible.

Long-term individual loans at three percent simple annual interest, to low-income residents of a mobilehome park that has been converted, to ensure housing affordability when the resident buys a cooperative interest, a share, a planned unit development space, or a condominium space in the park.

Eligible Activities

Purchase (conversion) of a mobilehome park by a resident organization, nonprofit entity or local public agency; rehabilitation or relocation of a purchased park; purchase by a low income resident of a share or space in a converted park.

Eligible Applicants

Mobilehome park resident organizations, nonprofit entities, and local public agencies. Low income residents of a converted park apply for individual loans to the entity that has purchased the park.

Application Procedure

Applications are invited through issuance of Requests for Proposals (RFPs). Projects are evaluated, ranked and funded according to criteria in the RFPs.

Contact

(916) 445-0110



Multifamily Housing Program (MHP)

Purpose

Assist the new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households. Special allocations have been made for supportive housing associated with health and social services for low-income renters, and for student housing.

Assistance Type

Deferred payment loans

Terms

Loan term: 55 years.

Interest: 3 percent simple interest on unpaid principal balance. 0.42 percent payments are due annually, with the balance of principal and interest due and payable upon completion of loan term.

Eligible Activities

New construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing developments of five or more units, and the conversion of nonresidential structures to rental housing. Also permanent “supportive housing” with health and social services for low-income renters, and student housing.

Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9% federal low income housing tax credits.

MHP funds will be provided for post-construction permanent financing only. Eligible costs include: costs of developing the housing units; child care, after-school care and social service facilities integrally linked to assisted housing units; real property acquisition; refinancing to retain affordable rents; necessary onsite and offsite improvements; reasonable fees and consulting costs; and capitalized reserves.

Eligible Applicants

Local public entities, for-profit and nonprofit corporations, limited equity housing cooperatives, individuals, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of the applicant is a general partner. Applicants or their principals must have successfully developed at least one affordable housing project.

Application Procedure

Applications are invited through the issuance of Notices of Funding Availability (NOFAs).

Contact

(916) 323-3178



Office of Migrant Services (OMS)

Purpose

Provide safe, decent and affordable seasonal rental housing and support services for migrant farmworker families during the peak harvest season.

Assistance Type

Grants to local government agencies that contract annually with HCD to operate OMS centers located throughout the state. HCD also obtains and administers funds for the construction and rebuilding of centers.

Terms

Counties, housing authorities and grower associations typically provide land for migrant centers as an in-kind contribution. HCD owns the structures. Child day care and after-school support services are typically available. Tenants are charged a subsidized, affordable daily rent.

HCD contracts annually with local operating agencies and provides grants for OMS center operation, paid from the State General Fund and from OMS rental income. Occupancy is normally limited to 6 months per year.

Funds for the construction or rebuilding of centers come from State General Fund appropriations and U.S. Department of Agriculture Rural Development Service (RD) awards.

Eligible Activities

Construction, rehabilitation, maintenance and operation of seasonal rental housing for migrant farmworkers.

Eligible Applicants

Local government agencies, housing authorities, nonprofit corporations, school districts and health agencies.

Application Procedure

Funding to operate, maintain and rehabilitate existing centers is budgeted and contracted annually.

Contact

Program administration: (916) 324-0695



Predevelopment Loan Program (PDLP)

Purpose	Provide predevelopment capital to finance the start of low-income housing projects.
Assistance Type	Short-term loans
Terms	Three percent simple annual interest loans for up to two years. Maximum loan amount, except for site option, site purchase or site development, is \$100,000. The maximum amount committed to any one borrower at any point in time is announced in each Notice of Funding Availability (NOFA).
Eligible Activities	<p>Predevelopment costs of projects to construct, rehabilitate, convert or preserve assisted housing, including manufactured housing and mobilehome parks. Eligible costs include, but are not limited to, site control, site acquisition for future low-income housing development, engineering studies, architectural plans, application fees, legal services, permits, bonding and site preparation.</p> <p>Priority will be given to projects which are rural, located in public transit corridors, or which preserve and acquire existing government-assisted rental housing at risk of conversion to market rents.</p>
Eligible Applicants	Local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are nonprofit mutual or public benefit corporations.
Application Procedure	Applications are accepted and evaluated, and funds awarded, on a continuous basis as funds are available.
Contact	(916) 445-0877



State Community Development Block Grant Program (CDBG)

Purpose

Provide federal Community Development Block Grant (CDBG) program benefits to non-entitlement cities and counties.

Assistance Type

Grants

Terms

At least 51 percent of State CDBG funds must be used for housing. All CDBG grants must satisfy a federal national objective such as primarily benefiting lower income persons. The maximum grant amount for most components is \$500,000 per year, with a combined maximum of \$800,000 per year. The maximum Planning and Technical Assistance amount is \$70,000 per year. The four major components of the State CDBG program are:

CDBG Economic Development (ED) Allocation: Thirty percent of HUD's total CDBG allocation to HCD is set aside for the creation and preservation of jobs for low and very-low income persons:

1) ED: Over-the-Counter Component: Applications for larger economic development projects are accepted throughout the year.

2) ED: Enterprise Fund Component: An annually announced percentage of the CDBG Economic Development Allocation is awarded to fund local economic development programs for business loans, infrastructure assistance, and microenterprise assistance.

3) CDBG General, Native American and Colonias Allocations: The General Allocation is the largest program component, and can fund many different kinds of community development activities. One and one-quarter percent of State CDBG funds is awarded to projects serving Native Americans who do not belong to a federally recognized Indian tribe or rancheria. Five percent is awarded to distressed non-entitlement California communities ("colonias") located within 150 miles of the California/Mexico border. These two setasides are not subject to the \$500,000 and \$800,000 annual caps.

4) Planning and Technical Assistance Grants: Ten percent of total State CDBG funds are set aside for local planning and evaluation studies for CDBG-eligible activities.

**Eligible
Activities**

Housing, infrastructure, community facilities, economic development, planning studies and public services.

**Eligible
Applicants**

Approximately 180 small cities and rural counties are eligible to apply to HCD for federal CDBG funds. Eligible jurisdictions include cities with populations less than 50,000 and counties with populations less than 200,000 that do not receive CDBG funds directly from the U.S. Department of Housing and Urban Development (HUD).

**Application
Procedure**

Please see the following descriptions of program components.

Contact

Program Administration: (916) 263-0485



State CDBG Program Economic Development Allocation: Over-the-Counter Component

Purpose

Create or retain jobs for low-income workers in rural communities.

Assistance Type

Grants

Terms

Grants of up to \$500,000 for eligible cities and counties to lend to identified businesses, or use for infrastructure improvements necessary to accommodate the creation, expansion, or retention of identified businesses.

Eligible Activities

Creation or retention of jobs for low-income workers. May include loans or loan guarantees to businesses for construction, on-site improvements, equipment purchase, working capital, and site acquisition. May also include loans for business start-ups, grants for publicly owned infrastructure, and loans or grants for small business incubators.

Eligible Applicants

Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 that are not participants in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.

Application Procedure

Applications are invited by an annual Notice of Funding Availability (NOFA). Applications are continuously received and reviewed throughout the year. Awards are made on an ongoing basis, normally within 60 days of HCD receipt of a complete application.

Contact

Program Administration: (916) 263-0485



State CDBG Program: Enterprise Fund Component

Purpose	Create or preserve jobs for low income and very low-income persons.
Assistance Type	Grants
Terms	Grants of up to \$500,000 to provide loans to businesses, grants for publicly owned infrastructure, and microenterprise assistance. Most individual project funding decisions are made by the jurisdiction. Businesses receiving loans must create or retain private sector jobs principally for low income and very low-income persons.
Eligible Activities	CDBG funds may be lent to businesses for working capital, land acquisition, equipment purchase, inventory purchase, debt restructuring, and other direct assistance. Local grants may support businesses by providing water and sewer services, access roads, and other public facilities. Microenterprise funds may provide credit or technical assistance for persons developing microenterprises.
Eligible Applicants	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 that are not participants in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.
Application Procedure	Applications for annual competitive funding rounds are invited by a Notice of Funding Availability (NOFA). The NOFA is typically released each summer. Applications are evaluated and scored on a variety of factors, which may include need, capacity, prior CDBG grant performance, and poverty in the applicant community.
Contact	Program Administration: (916) 263-0485



State CDBG Program General, Native American, and Colonias Allocations

Purpose	To fund housing activities, public works, community facilities, and public service projects serving lower-income people in small, typically rural communities.
Assistance Type	Grants
Terms	Maximum grant amount: \$500,000 per year, not including additional amounts available under the Native American and Colonias Allocations.
Eligible Activities	<p><u>Housing</u>, including single- and multi-family rehabilitation, rental housing acquisition or homeownership assistance, and activities that complement new housing construction.</p> <p><u>Public Works</u>, including water and wastewater systems, rural electrification, and utilities such as gas services.</p> <p><u>Community Facilities</u>, including day care centers, domestic violence shelters, food banks, community centers, medical and dental facilities, and fire stations.</p> <p><u>Public Services</u>, including staff and operating costs associated with the community facilities.</p>
Eligible Applicants	<p><u>State CDBG General Allocation Applicants</u> are non-entitlement jurisdictions, cities with populations under 50,000 and counties with populations under 200,000 in unincorporated areas that do not participate in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.</p> <p><u>Native American Allocation Applicants</u> are non-entitlement jurisdictions that apply to assist non-federally recognized Native American communities.</p> <p><u>Colonias Allocation Applicants</u> are distressed non-entitlement jurisdictions within 150 miles of the California-Mexico border that contain colonias as defined by the National Affordable Housing Act of 1990.</p>
Application Procedure	Applications are invited through an annual Notice of Funding Availability (NOFA).
Contact	Program Administration: (916) 263-0485



State CDBG Program Planning and Technical Assistance Grants

Purpose Provide funds for small cities and counties for planning and evaluation studies related to any CDBG-eligible activity.

Assistance Type Grants

Terms Up to \$70,000 per year per jurisdiction. No more than \$35,000 under the General Allocation and a maximum of \$35,000 under the Economic Development Allocation.

Eligible Activities Studies and plans for housing, public works, community facilities, public services and economic development activities that meet an appropriate CDBG national objective, including principal benefit to low-income persons (General or Economic Development), or elimination of slums and blight (Economic Development only).

Eligible Applicants Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 residents that do not participate in the U.S. Department of Housing and Urban Development (HUD) CDBG entitlement program.

Application Procedure Applications are invited through an annual Notice of Funding Availability (NOFA). There are two funding cycles per year (anticipated for late June and late October) and awards are made after each cycle.

Contact Program Administration: (916) 263-0485



Workforce Housing Reward Program

Purpose	Provide financial incentives to cities and counties for their issuance of building permits for new housing affordable to to very low or low-income households.
Assistance Type	Grants
Terms	<p>Grant amounts will be based on the numbers of bedrooms in units restricted for very low and low-income households for which final land use approval is issued during the 12-month reporting period. Qualifying rental units must be rent-restricted for at least 55 years. Ownership units must be initially sold to qualifying households at affordable cost. Any public funds used to achieve affordability in ownership units must be recovered on resale and reused for affordable housing for at least 20 years. Grants for very low income units will be greater than grants for low-income units.</p> <p>Very low income means not over 50 percent of area median income, adjusted for family size. Low-income means not over 80 percent of area median income, adjusted for family size.</p>
Eligible Activities	Construction or acquisition of capital assets such as traffic improvements, neighborhood parks, bike paths, libraries, school facilities, play areas, community centers, police or fire stations.
Eligible Applicants	Cities, counties, and cities and counties that, by the end of the 12-month period for which application is made, have adopted housing elements that HCD has found to be in substantial compliance with housing element law, and have submitted to HCD the annual progress report required by Section 65400 of the Government Code within the preceding 12 months.
Application Procedure	Applications will be invited through issuance of a Notice of Funding Availability (NOFA) for each year that funds are available. The initial 12-month reporting period began January 1, 2004. Applications will be accepted at the close of each 12-month period.
Contact	(916) 445-4728



Asset Management and Compliance for Existing Loans and Grants

The offices listed below manage compliance with fiscal and regulatory agreements for existing loans and grants, provision of loan balances, payoff information and other loan services. Most programs listed are no longer making new loans or grants; those that are currently active are marked with an asterisk.

- a. **Building Equity and Growth in Neighborhoods (BEGIN; federally funded version, 1994-1996. Loans are monitored by the local government lending agencies)**
Portfolio management (916) 322-0356; loan servicing (916) 327-3717
- b. **Building Equity and Growth in Neighborhoods (BEGIN; state-funded version, 2003-2007. Loans are monitored by the local government lending agencies) ***
Portfolio management (916) 327-2855; loan servicing (916) 327-3717
- c. **CalHome Program (Loans are monitored by the local government lending agencies) ***
Portfolio management (916) 327-2855; loan servicing (916) 327-3717
- d. **California Homeownership Assistance Program (CHAP)**
Portfolio management (916) 324-8654; loan servicing (916) 327-3717
- e. **California Housing Rehabilitation Program (CHRP)**
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;
loan servicing (916) 327-3717
- f. **California Natural Disaster Assistance Program (CALDAP)**
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;
loan servicing (916) 327-3717
- g. **California Self-Help Housing Program (CSHHP)**
Portfolio management (916) 324-8654; loan servicing (916) 327-3717
- h. **Deferred Payment Rehabilitation Loan Program (DPRLP)**
Portfolio management, (916) 324-8654; loan servicing (916) 327-3717
- i. **Downtown Rebound Program (DTR)**
Loan servicing (916) 327-8889
- j. **Emergency Shelter Program (ESP)**
Grant management (916) 445-0845
- k. **Families Moving to Work Program**
Portfolio management (916) 327-3712; loan servicing (916) 327-3717
- l. **Family Housing Demonstration Program (FHDP)**
Portfolio management (916) 327-3712; loan servicing (916) 327-3717

- m. Farmworker Housing Grant Program: see Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)**
- n. HOME Investment Partnerships Program (HOME; part of portfolio is managed by local government grantees that make loans to end users) ***
Portfolio management for loans to Community Housing Development Organizations (CHDOs): (916) 322-0356
- o. Joe Serna, Jr. Farmworker Housing Grant Program (Serna) ***
Portfolio management, (916) 324-8654; loan and grant servicing (916) 327-3717
- p. Local Housing Trust Fund Matching Grant Program**
Review of local housing trust fund activities, (916) 327-2886
- q. Mobilehome Park Resident Ownership Program (MPROP) ***
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;
Loan servicing (916) 327-3717
- r. Multifamily Housing Program (MHP) ***
Portfolio management (916) 327-3712; loan servicing (916) 327-3717
- s. Office of Migrant Services, Natural Disaster Component (OMS-ND)**
Contract management (916) 324-0695
- t. Permanent Housing for the Handicapped Homeless Program (PHHP)**
Grant management (916) 445-0845
- u. Predevelopment Loan Program (PDLP) ***
Portfolio management (916) 445-0877
- v. Rental Housing Construction Program (RHCP)**
Portfolio management (916) 327-3712; loan servicing (916) 327-3717
- w. Rural Development Assistance Program (RDAP)**
Grant management (916) 324-0695
- x. Special User Housing Rehabilitation Program (SUHRP)**
Portfolio management (916) 327-3712; loan servicing (916) 327-3717
- y. State Earthquake Rehabilitation Assistance Program (SERA)**
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;
loan servicing (916) 327-3717
- z. State Rental Rehabilitation Program (SRRP)**
Grant management (916) 445-0845
- aa. Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)**
Grant management (916) 445-0845

Or, you may contact the Financial Assistance Division front desk at (916) 322-1560.

* This program continues to make new loans or grants



HCD Loan and Grant Statutes and Regulations

Statutory citations, unless otherwise specified, refer to the California Health and Safety (H&S) Code. Several programs no longer active are listed. Regulatory citations, unless otherwise specified, refer to the California Code of Regulations (CCR), Title 25, Division 1, Chapter 7. California laws can be seen at <http://www.leginfo.ca.gov/>. Regulations can be seen at <http://ccr.oal.ca.gov/>.

Program or Function	Citation
HCD Organization	
HCD legislative findings and declarations	Health and Safety Code (H&S) Sections 50000-50009
HCD definitions	50050-50105
BT&H Agency and HCD Department responsibilities	50150-50155
HCD organization and powers	50400-50408
HCD policy activities	50450-50464
HCD assistance activities	50500-50514
Programs	
Building Equity and Growth in Neighborhoods (BEGIN)	50860-50866, 53533(a)(5)(A)
CalHome Program	50650-50650.7, 53533(a)(5)
California Homeownership Assistance Program (CHAP)	50775-50779
<i>CHAP regulations</i>	<i>California Code of Regulations Title 25, Division 1, Chapter 7, Subchapter 11, sections 7900-7938</i>
California Housing Rehabilitation Program – Owner and Rental components (CHRP-O & CHRP-R; see also DPRLP)	50660-50670
<i>CHRP-R regulations</i>	<i>Subchapter 8, 7670-7697</i>
<i>CHRP-O regulations</i>	<i>Subchapter 14, 8040-8062</i>
California Indian Assistance Program (CIAP)	50003(f), 50501, 50513, 50952(i)
California Natural Disaster Assistance Program –	50661.5, 50662.7, 50671-50671.6

Owner and Rental components (CALDAP-O & CALDAP-R)	(CHRP statutes)
California Self-Help Housing Program (CSHHP)	50693-50698, 53533(a)(5)(C)
<i>CSHHP regulations</i>	<i>Subchapter 6.5, 7530-7584</i>
Child Care Facilities Finance Program (CCFFP)	Education Code 8277.5-8277.6
<i>CCFFP regulations</i>	<i>Subchapter 18, 8250-8273</i>
Code Enforcement Grant Program	53533(a)(6)
Deferred-Payment Rehabilitation Loans (DPRLP; see also CHRP-O and CHRP-R)	50660-50670
<i>DPRLP regulations</i>	<i>Subchapter 5, 7400-7438</i>
Downtown Rebound Program	50898-50898.2
Emergency Housing and Assistance Program (EHAP)	50800-50807, 53533(a)(2)
<i>EHAP regulations</i>	<i>Subchapter 12, 7950-7976</i>
Enterprise Zone Program	Government Code 7070-7089
<i>Enterprise Zone regulations</i>	<i>CCR Title 10, Part 2, Subpart 7, Chapter 7.8, 5600-5640.22</i>
<i>Local Area Military Base Recovery Area regs.</i>	<i>CCR Title 10, Part 2, Subpart 7, Chapter 7.85, 5750-5750.9</i>
Family Housing Demonstration Program (FHDP)	50880-50895
<i>FHDP regulations</i>	<i>Subchapter 16, 8110-8142</i>
Federal Emergency Shelter Grant Program (FESG)	No state statutes. Federal statutes: Stewart B. McKinney Homeless Assistance Act, 42 U.S.C. 11371-78. Federal regulations: 24 CFR Part 576
<i>FESG regulations</i>	<i>Subchapter 20, 8400-8421</i>
Home Investment Partnership Program (HOME)	50896-50896.3
<i>HOME regulations</i>	<i>Subchapter 17, 8200-8220</i>
Housing and Emergency Shelter Trust Fund Act of 2002 (Proposition 46)	53500-53533
Housing Assistance Program (HAP)	50506
Housing Elements of City and County General Plans	Government Code 65580-65589.8
Housing Trust Funds (including Local Housing Trust Fund Matching Grant Program)	50840-50843, 53533(a)(1)(C)
Jobs-Housing Balance Incentive Grants (JHBIG)	50540-50546, 53533(a)(8), Sec. 2(a) of SB 423, Chapter 482, statutes of 2002
Joe Serna, Jr. Farmworker Housing Grant Program (Serna)	50517.5-50518, 53533(a)(4), (a)(4)(A), (a)(4)(B), & (a)(4)(C)
<i>Serna regulations</i>	<i>Subchapter 3, 7200-7238</i>
Mobilehome Park Resident Ownership Program (MPROP)	50780-50788
<i>MPROP regulations</i>	<i>Subchapter 13, 8000-8032</i>
Multifamily Housing Program (MHP)	50675-50675.12, 53533(a)(1), (a)(1)(B), (a)(1)(D) & (a)(3)
<i>MHP regulations</i>	<i>Subchapter 4, 7300-7330</i>

Office of Migrant Services (OMS)	50710-50713
<i>OMS regulations</i>	<i>Subchapter 7, 7600-7665</i>
Predevelopment Loan Program (PDLP)	50400.5, 50530-50532, 50545
<i>PDLP regulations</i>	<i>Subchapter 1, 7000-7016</i>
Preservation Interim Repositioning Program	50604, 53533(a)(1)(A)
Proposition 46: See Housing and Emergency Shelter Trust Fund Act of 2002	
Rental Housing Construction Program (RHCP Original)	50735-50770
<i>RHCP-Original regulations</i>	<i>Subchapter 10, 7800-7892</i>
<i>RHCP Bond regulations</i>	<i>Subchapter 15, 8075-8103</i>
Residential Hotel Rehabilitation	50519-50522
Special User Housing Rehabilitation Program (SUHRP)	50662 (in DPRLP statutes)
<i>SUHRP regulations</i>	<i>Subchapter 5.5, 7450-7480</i>
State Community Development Block Grant (CDBG)	50825-50834
<i>CDBG regulations</i>	<i>Subchapter 2, 7050-7126</i>
Workforce Housing Reward Program	50550-50550.2, 53533(a)(8)

Additional photos used in this publication



Laureola Oaks - San Carlos, CA ***
Laureola Oaks provides attractive housing for low- and very low-income families in the Silicon Valley.



JingleTown Homes - Oakland, CA **
JingleTown Homes consists of 53 units of two and three bedroom townhouses suitable for first-time homebuyers.



The Farm - Soquel, CA ***
The Farm has won numerous awards for design and overall excellence, and consists of 39 one, two, and three multifamily rental units for very low- and low- income families.



Villa Esperanza - Los Angeles, CA *
Villa Esperanza is one of the first mixed-use properties in Los Angeles with an on-site childcare center.



Tuscany Villas - Davis, CA *
Tuscany Villas provides 36 units of multifamily housing consisting of one, two, and three bedroom rental units.



Tower Apartments - Rohnert Park, CA *
Tower Apartments has 50 units with approximately 50,000 square feet of interior residential space.



111 Jones Street - San Francisco, CA *
111 Jones Street provides 108 units of affordable multifamily housing consisting of studio, one, two, and three bedroom apartments. The property also provides for commercial space.



Rancho Sepe - Filmore, CA *
Rancho Sepe is home to California agricultural workers.



Lorin Station Plaza - Berkeley, CA *
Lorin Station Plaza provides fourteen families with one, two, and three bedroom apartments.



201 Turk Street - San Francisco, CA *
201 Turk Street provides 175 units of affordable two, three, and four bedroom apartments in the Tenderloin neighborhood of San Francisco.



Stoney Creek - Livermore, CA *
Stoney Creek has 70 units of multifamily housing consisting of one, two, and three bedroom rental units.



Open Doors - Los Gatos, CA *
Open Doors offers sixty-four units of affordable two, three, and four bedroom apartments that are located in a quiet residential neighborhood.

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